

### **REMARKS**

Applicant recognizes with appreciation that Examiner indicates that Claims 3, 5, 10 and 11 would be allowable if rewritten in independent form including all of the limitations of the base claims and any intervening claims.

In this Amendment, Applicant has cancelled Claims 1 – 2, 4, 6 – 9 and 12, without prejudice or disclaimer, and has amended Claims 3, 5, 10 and 11. Claims 3, 5, 10 and 11 have been amended to independent form to include all of the limitations of the base claim, according to Examiner's suggestion. The amendment is editorial in nature. It is respectfully submitted that no new matter has been introduced by the amended claims. All claims are now present for examination and favorable reconsideration is respectfully requested in view of the preceding amendments and the following comments.

### **REJECTIONS UNDER 35 U.S.C. § 112 SECOND PARAGRAPH:**

Claim 1 has been rejected under 35 U.S.C. § 112, second paragraph, as allegedly being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

It is respectfully submitted that the rejections have been overcome by this amendment. Claim 1 has been cancelled without prejudice or disclaimer. Therefore, the rejection is moot. In addition, when the features of Claim 1 are incorporated into Claims 3, 5, 10 and 11, the term "so called 'smart card'" has been replaced with "a card."

Therefore, the rejection under 35 U.S.C. § 112, second paragraph, has been overcome. Accordingly, withdrawal of the rejections under 35 U.S.C. § 112, second paragraph, is respectfully requested.

REJECTIONS UNDER 35 U.S.C. § 103:

Claims 1 – 2, 4, 6 – 9 and 12 have been rejected under 35 U.S.C. § 103 as allegedly being unpatentable over by Kawan (US 6,442,532), in view of Chaum et al. (US 6,434,238), hereinafter Chaum.

Applicant traverses the rejection and respectfully submits that the embodiments of present-claimed invention are not obvious over Kawan, in view of Chaum. Claims 1 – 2, 4, 6 – 9 and 12 have been amended without prejudice or disclaimer. Therefore, the rejection is moot.

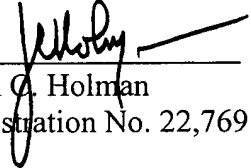
Accordingly, withdrawal of the rejections under 35 U.S.C. § 103 is respectfully requested.

Having overcome all outstanding grounds of rejection, the application is now in condition for allowance, and prompt action toward that end is respectfully solicited.

Respectfully submitted,

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